

EUROBANK S.A.  
**Covered Bond II Programme**  
Investor Report



Report No: 121

Reporting Date: 21/7/2025

Period of Loan Data Reported:	Starting Date	Ending Date
	1/6/2025	30/6/2025

Servicer Provider: EUROBANK  
Issuer Event of Default: NO  
Covered Bond Event of Default: NO

**I** Programme Details as of 21/7/2025

Series	Issue Date	ISIN	Moody's Rating	Original Balance (in Euro)	Interest Rate	Maturity	
						Final	Extended Final
3	8-Jun-10	XS0515809662	Aa3	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Jul-29	20-Jul-30
4	16-May-16	XS1410482951	Aa3	620,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Feb-27	20-Feb-28
6	11-Jul-18	XS1855456106	Aa3	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Mar-26	20-Mar-27
7	4-Feb-21	XS2297243987	Aa3	600,000,000.00	Euribor 3M + 0.50% (Maximum 2%)	20-Nov-29	20-Nov-30

Series	Interest Period		Actual Days	Accrued Base	Current Interest Rate	Interest Accrued	Interest Paid
	Start date	End Date					
3	22-Apr-25	21-Jul-25	90	Act/360	2.0000%	3,100,000.00	3,100,000.00
4	20-May-25	20-Aug-25	62	Act/360	2.0000%	2,135,555.90	
6	22-Apr-25	21-Jul-25	90	Act/360	2.0000%	3,000,000.00	3,000,000.00
7	20-May-25	20-Aug-25	62	Act/360	2.0000%	2,066,666.46	

Fixed rate liabilities 0.00%  
WAL of liabilities 2.75

**II** Summary Loan Portfolio - Status - Removals & Replenishments

**Part 1 - Mortgage Asset Portfolio**

-A-	MORTGAGE POOL SUMMARY INFO	As of 30/6/2025			Previous Report		
		CHF	EUR	Total € (Calculated using fixing F/X Rate)	CHF	EUR	Total € (Calculated using fixing F/X Rate)
A.1	Aggregate Current Principal O/S balance	478,187,940.46	2,185,410,133.41	2,697,005,233.93	487,107,539.88	2,209,487,404.86	2,730,959,987.97
A.2	Aggregate Current Principal O/S balance ( Bucket<=3)	478,187,940.46	2,175,789,497.92	2,687,384,598.44	483,399,514.62	2,200,318,031.96	2,717,820,991.62
A.3	Aggregate Current Principal O/S balance (trimmed to 80% LTV limit & Bucket<=3)	455,543,482.94	2,161,795,936.80	2,649,164,592.99	447,992,463.49	2,173,446,279.80	2,653,044,249.49
A.4	Aggregate Original Principal O/S balance	642,090,272.84	3,536,167,290.38	4,178,257,563.22	651,351,116.70	3,560,430,579.27	4,211,781,695.97
A.5	Average Current Principal O/S balance	99,893.03	42,856.22	48,349.89	100,372.46	42,909.33	48,468.54
A.6	Average Original Principal O/S balance	134,132.08	69,344.77	74,904.67	134,216.18	69,145.32	74,749.87
A.7	Maximum Current Principal O/S balance	950,642.90	1,494,584.20	1,494,584.20	951,895.53	1,501,102.58	1,501,102.58
A.8	Maximum Original Principal O/S balance	1,356,639.92	2,000,000.00	2,000,000.00	1,357,511.33	2,000,000.00	2,000,000.00
A.9	Total Number of Loans	4,787	50,994	55,781	4,853	51,492	56,345
A.10	Weighted Average Seasoning (years)	9.92	9.81	9.83	9.81	9.74	9.75
A.11	Weighted Average Remaining Maturity (years)	19.17	18.46	18.60	19.26	18.52	18.66
A.12	Weighted Average Current Indexed LTV percent (%)	64.29	40.84	45.28	70.59	44.56	49.53
A.13	Weighted Average Current Unindexed LTV percent (%)	70.98	46.86	51.43	71.34	46.96	51.62
A.14	Weighted Average Original LTV percent (%)	79.74	63.98	66.97	79.85	63.95	66.99
A.15	Weighted Average Interest Rate - Total (%)	1.31	3.72	3.27	1.34	3.82	3.35
A.16	Weighted Average Interest Rate - (%) - Preferntial Rate	1.49	3.51	2.55	1.50	3.63	2.62
A.17	OS Principal of Perfoming Loans - 0-29 dpd (%)	93.93	94.52	94.41	93.92	95.51	95.20
A.18	OS Principal of In Arrears Loans - 30-59 dpd (%)	4.57	3.94	4.06	4.06	3.05	3.24
A.19	OS Principal of In Arrears Loans - 60-89 dpd (%)	1.50	1.10	1.17	1.26	1.03	1.07
A.20	OS Principal of In Arrears Loans - 90+ dpd (%)	0.00	0.44	0.36	0.76	0.42	0.48
A.21	FX Rate	0.9347	-	-	0.9341	-	-

-B-	Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/6/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	Scheduled And Paid Repayments	6,669	2,029,558.07	60,335	9,668,444.70	67,004	11,839,791.73
B.2	Partial Prepayments	5	40,252.00	169	1,572,969.32	174	1,616,033.40
B.3	Whole Prepayments	7	206,818.51	135	3,861,350.11	142	4,082,617.37
B.4	Total Principal Receipts (B1+B2+B3)	-	2,276,628.58	-	15,102,764.13	-	17,538,442.51

-C-	Non-Principal Receipts For Performing Or Delinquent / In Arrears Loans			As of 30/6/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
C.1	Interest From Installments	5,914	544,129.17	64,877	6,959,269.22	70,791	7,541,412.34
C.2	Interest From Overdues	2,816	2,476.03	17,674	19,117.32	20,490	21,766.33
C.3	Total Interest Receipts (C1+C2)	-	546,605.20	-	6,978,386.54	-	7,563,178.67
C.4	Levy 128 To Be Paid To Servicer (in case of an Event)	-	-	-	-	-	-

## Part 2 - Portfolio Status

-A-	Portfolio Status			As of 30/6/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
A.1	Performing Loans	4,568	449,151,250.79	47,575	2,065,743,285.37	52,143	2,546,273,135.36
A.2	Delinquent/In Arrears Loans 30 Day To 89 Days	219	29,036,689.67	3,252	110,046,212.55	3,471	141,111,463.08
A.3	Totals (A1+ A2)	4,787	478,187,940.46	50,827	2,175,789,497.92	55,614	2,687,384,598.44
A.4	In Arrears Loans 90 Days To 360 Days	0	0.00	167	9,620,635.49	167	9,620,635.49
A.5	Denounced Loans	0	0.00	0	0.00	0	0.00
A.6	Totals (A4+ A5)	0	0.00	167	9,620,635.49	167	9,620,635.49

-B-	Breakdown of In Arrears Loans Number Of Days Past Due			As of 30/6/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		No Of Loans	Amount	No Of Loans	Amount	No Of Loans	Amount
B.1	30 Days < Installment <= 59 Days	164	21,845,528.05	2,796	86,092,295.04	2,960	109,463,995.10
B.2	60 Days < Installment <= 89 Days	55	7,191,161.62	456	23,953,917.51	511	31,647,467.98
B.3	Total (B1+B2=A4)	219	29,036,689.67	3,252	110,046,212.55	3,471	141,111,463.08
B.4	90 Days < Installment <= 119 Days	0	0.00	161	9,564,282.53	161	9,564,282.53
B.5	120 Days < Installment <= 360 Days	0	0.00	6	56,352.96	6	56,352.96
B.6	Total (B4+B5=A4)	0	0.00	167	9,620,635.49	167	9,620,635.49

## Part 3 - Replenishment Loans - Removed Loans

-A-	Loan Amounts During The Period			As of 30/6/2025			
		CHF		EUR		Total € (Calculated using fixing F/X Rate)	
		Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans	Replenishment Loans	Removed Loans
A.1	Total Outstanding Balance	0.00	6,653,094.85	0.00	9,065,882.33	0.00	16,183,775.61
A.2	Number of Loans	0	56	0	358	0	414

A.	Adjusted Outstanding Principal Balance of loans in Cover Pool <sup>1</sup>	2,649,164,592.99
B.	Outstanding Principal Balance of the Substitution Assets, Liquid Assets <i>(other than any Liquid Assets standing to the credit of the Liquidity Buffer Reserve Ledger)</i> , the Marketable Assets and the MTM value of any Hedging Agreements included in the Cover Pool	0.00
LB.	Liquidity Buffer Reserve Ledger	24,760,749.85
C.	Principal Amount Outstanding of all Series of Covered Bonds	2,440,000,000.00

Nominal Value Test Result

Pass

Nominal Value <i>(A+B+LB)</i>	2,673,925,342.84
Bonds Principal * Req.Coverage.Perc. <i>( C * Req.Coverage Perc. )</i>	2,562,000,000.00

Net Present Value Test

Pass

Net Present Value of Loans	2,966,700,667.88
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	24,760,749.85
Net Present Value of Covered Bond Liabilities	2,439,915,801.93
Lump Sum Amount <i>( C * 1% )</i>	24,400,000.00

Parallel shift +200bps of current interest rate curve

Pass

Net Present Value of Loans	2,854,066,265.59
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	24,760,749.85
Net Present Value of Covered Bond Liabilities	2,320,703,260.76
Lump Sum Amount <i>( C * 1% )</i>	24,400,000.00

Parallel shift -200bps of current interest rate curve

Pass

Net Present Value of Loans	3,176,286,255.76
NPV of the Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements included in the Cover Pool	0.00
NPV of Liquidity Buffer Reserve Ledger	24,760,749.85
Net Present Value of Covered Bond Liabilities	2,482,559,264.57
Lump Sum Amount <i>( C * 1% )</i>	24,400,000.00

Interest Rate Coverage Test

Pass

Interest expected to be received during the 1st year on:	
Adjusted Outstanding Principal Balance of the loans in the Cover Pool	66,517,749.69
Substitution Assets, Liquid Assets ,Marketable Assets and Hedging Agreements in the Cover Pool	0.00
Liquidity Buffer Reserve Ledger	0.00
Interest expected to be paid during the 1st year on:	
all Series of Covered Bonds then outstanding	47,647,123.29
Under any Hedging agreements	0.00

Parameters

LTV Cap	80.00%
Required Covererage Percentage	105.00%

Liquidity Buffer Reserve Ledger <sup>2</sup>

as of calculation date

Balance at closing (previous period)	24,738,888.89
Credit interest	21,860.96
Opening Balance	24,760,749.85
Required Liquidity Buffer Reserve Ledger Amount	24,738,888.89
Amount credited to the account (payment to BoNY)	0.00
Available o/s Reserve Amount	24,760,749.85

Additional info

as of 30/6/2025

Inderest due on 90+pdp loans (in EURO)	104,573.93
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<sup>1</sup> The adjusted Outstanding Principal of Loans is the current Principle Balance adjusted to a maximum of the LTV cap of the indexed property value

<sup>2</sup> Reserve Ledger replaced by Liquidity Buffer Reserve Ledger according to new CB law



IV

Portfolio Stratifications

LOAN CURRENCY				
	Num of Loans	% of loans	OS_Principal (in Euro)	% of OS_Principal
CHF	4,787	8.58%	511,595,100.52	18.97%
EUR	50,994	91.42%	2,185,410,133.41	81.03%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

ORIGINAL LOAN AMOUNT				
	Num of Loans	% of loans	Principal	1/1/2020
0 - 37.500	15,837	28.39%	384,536,204.28	9.20%
37.501 - 75.000	19,994	35.84%	1,106,854,326.98	26.49%
75.001 - 100.000	8,198	14.70%	723,657,800.31	17.32%
100.001 - 150.000	7,094	12.72%	874,368,948.73	20.93%
150.001 - 250.000	3,500	6.27%	661,073,288.12	15.82%
250.001 - 500.000	1,031	1.85%	333,729,475.29	7.99%
500.001 +	127	0.23%	94,037,519.51	2.25%
Grand Total	55,781	100.00%	4,178,257,563.22	100.00%

OUTSTANDING LOAN AMOUNT				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 37.500	30,824	55.26%	553,274,715.83	20.51%
37.501 - 75.000	14,729	26.41%	782,682,553.25	29.02%
75.001 - 100.000	4,148	7.44%	357,555,631.85	13.26%
100.001 - 150.000	3,632	6.51%	437,364,174.30	16.22%
150.001 - 250.000	1,809	3.24%	338,352,654.92	12.55%
250.001 - 500.000	575	1.03%	184,052,780.60	6.82%
500.001 +	64	0.11%	43,722,723.19	1.62%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

ORIGINATION DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1990-2004	7,800	13.98%	147,362,658.86	5.46%
2005	3,724	6.68%	136,616,933.28	5.07%
2006	5,424	9.72%	202,113,686.78	7.49%
2007	4,360	7.82%	186,086,061.33	6.90%
2008	2,324	4.17%	104,379,408.05	3.87%
2009	1,452	2.60%	64,444,864.36	2.39%
2010	2,014	3.61%	86,173,516.87	3.20%
2011	1,909	3.42%	69,271,502.71	2.57%
2012	1,497	2.68%	47,206,687.36	1.75%
2013	1,105	1.98%	34,166,052.16	1.27%
2014	445	0.80%	13,900,634.72	0.52%
2015	418	0.75%	16,595,738.09	0.62%
2016	434	0.78%	18,291,124.72	0.68%
2017	585	1.05%	24,883,830.27	0.92%
2018	740	1.33%	33,890,037.54	1.26%
2019	2,172	3.89%	142,120,171.43	5.27%
2020	7,536	13.51%	540,264,780.93	20.03%
2021	6,667	11.95%	464,911,748.97	17.24%
2022	2,969	5.32%	201,526,601.01	7.47%
2023	1,452	2.60%	98,579,652.55	3.66%
2024	655	1.17%	55,836,511.97	2.07%
2025	99	0.18%	8,383,029.98	0.31%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

MATURITY DATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
2021 - 2025	585	1.05%	1,339,418.61	0.05%
2026 - 2030	10,642	19.08%	137,754,791.37	5.11%
2031 - 2035	10,259	18.39%	324,434,570.18	12.03%
2036 - 2040	10,624	19.05%	520,714,379.58	19.31%
2041 - 2045	8,419	15.09%	512,238,448.50	18.99%
2046 +	15,252	27.34%	1,200,523,625.68	44.51%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

REMAIN. TIME TO MATURITY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 40 months	6,003	10.76%	41,731,879.12	1.55%
40.01 - 60 months	3,280	5.88%	58,623,947.79	2.17%
60.01 - 90 months	6,234	11.18%	148,628,956.58	5.51%
90.01 - 120 months	4,320	7.74%	151,534,588.78	5.62%
120.01 - 150 months	6,461	11.58%	273,421,853.27	10.14%
150.01 - 180 months	4,404	7.90%	232,545,505.64	8.62%
over 180 months	25,079	44.96%	1,790,518,502.76	66.39%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

INTEREST RATE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 1.00%	852	1.53%	126,431,634.72	4.69%
1.01% - 2.00%	4,217	7.56%	416,280,111.76	15.43%
2.01% - 3.00%	1,895	3.40%	120,328,475.84	4.46%
3.01% - 4.00%	26,851	48.14%	1,390,902,000.41	51.57%
4.01% - 5.00%	14,778	26.49%	438,039,312.94	16.24%
5.01% - 6.00%	4,416	7.92%	145,153,346.40	5.38%
6.01% - 7.00%	1,796	3.22%	45,399,359.63	1.68%
7.01% +	976	1.75%	14,470,992.24	0.54%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

CURRENT LTV_Indexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	20,953	37.56%	434,192,255.24	16.10%
20.01% - 30.00%	9,111	16.33%	405,102,906.01	15.02%
30.01% - 40.00%	7,995	14.33%	440,372,587.63	16.33%
40.01% - 50.00%	6,260	11.22%	403,548,491.69	14.96%
50.01% - 60.00%	4,571	8.19%	332,932,017.44	12.34%
60.01% - 70.00%	3,013	5.40%	254,047,610.97	9.42%
70.01% - 80.00%	1,825	3.27%	179,018,902.94	6.64%
80.01% - 90.00%	1,005	1.80%	109,827,693.16	4.07%
90.01% - 100.00%	531	0.95%	65,680,976.62	2.44%
100.00% +	517	0.93%	72,281,792.23	2.68%
Grand Total	55,781	100.00%	2,697,005,233.93	100.00%

CURRENT LTV_Unindexed				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	17,211	30.85%	307,651,842.84	11.41%
20.01% - 30.00%	8,720	15.63%	327,137,058.50	12.13%
30.01% - 40.00%	7,559	13.55%	375,678,072.58	13.93%
40.01% - 50.00%	6,518	11.68%	375,866,381.04	13.94%
50.01% - 60.00%	5,457	9.78%	371,024,998.44	13.76%
60.01% - 70.00%	4,711	8.45%	353,591,451.39	13.11%
70.01% - 80.00%	2,796	5.01%	248,931,243.92	9.23%
80.01% - 90.00%	1,269	2.27%	135,180,697.20	5.01%
90.01% - 100.00%	678	1.22%	83,884,930.04	3.11%
100.00% +	862	1.55%	118,058,557.98	4.38%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

ORIGINAL LTV				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0.00% - 20.00%	3,843	6.89%	75,650,332.60	2.80%
20.01% - 30.00%	5,306	9.51%	146,834,985.72	5.44%
30.01% - 40.00%	6,949	12.46%	238,633,032.09	8.85%
40.01% - 50.00%	8,074	14.47%	326,656,222.33	12.11%
50.01% - 60.00%	8,073	14.47%	381,639,025.15	14.15%
60.01% - 70.00%	7,396	13.26%	394,753,400.75	14.64%
70.01% - 80.00%	7,906	14.17%	481,069,554.84	17.84%
80.01% - 90.00%	3,824	6.86%	265,430,532.65	9.84%
90.01% - 100.00%	2,427	4.35%	190,519,773.22	7.06%
100.00% +	1,983	3.55%	195,818,374.58	7.26%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

LOCATION OF PROPERTY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Attica	24,487	43.90%	1,413,795,735.11	52.42%
Thessaloniki	7,814	14.01%	358,893,097.48	13.31%
Macedonia	5,771	10.35%	198,322,191.89	7.35%
Peloponnese	3,933	7.05%	158,829,727.01	5.89%
Thessaly	3,689	6.61%	131,543,900.47	4.88%
Stereia Ellada	2,857	5.12%	112,534,777.38	4.17%
Creta Island	2,073	3.72%	96,231,857.15	3.57%
Ionian Islands	856	1.53%	40,678,303.37	1.51%
Thrace	1,336	2.40%	49,886,009.59	1.85%
Epirus	1,413	2.53%	48,003,223.86	1.78%
Aegean Islands	1,552	2.78%	88,286,410.64	3.27%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

SEASONING				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 12	518	0.93%	45,425,197.23	1.68%
12 - 24	566	1.01%	41,759,485.80	1.55%
24 - 36	2,556	4.58%	169,183,441.72	6.27%
36 - 60	13,422	24.06%	940,814,282.04	34.88%
60 - 96	5,444	9.76%	358,144,770.45	13.28%
over 96	33,275	59.65%	1,141,678,056.69	42.33%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

LEGAL LOAN TERM <span>Interest expected to be received during the 1st year on:</span>				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
0 - 5 years	16	0.03%	182,150.25	0.01%
5 - 10 years	1,117	2.00%	23,625,873.63	0.88%
10 - 15 years	3,681	6.60%	110,041,308.97	4.08%
15 - 20 years	7,893	14.15%	281,665,425.13	10.44%
20 - 25 years	11,288	20.24%	476,388,656.64	17.66%
25 - 30 years	17,420	31.23%	828,279,901.78	30.71%
30 - 35 years	8,759	15.70%	666,846,940.22	24.73%
35 years +	5,607	10.05%	309,974,977.31	11.49%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

REAL ESTATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Flats	41,989	75.27%	1,910,029,204.52	70.82%
Houses	13,792	24.73%	786,976,029.41	29.18%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

LOAN PURPOSE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Construction	10,216	18.31%	492,565,895.94	18.26%
Purchase	28,039	50.27%	1,525,147,631.84	56.55%
Repair	11,394	20.43%	471,794,871.95	17.49%
Construction (re-mortgage)	146	0.26%	11,047,350.32	0.41%
Purchase (re-mortgage)	726	1.30%	44,369,288.60	1.65%
Repair (re-mortgage)	436	0.78%	24,974,485.25	0.93%
Equity Release	4,824	8.65%	127,105,710.04	4.71%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

INTEREST PAYMENT FREQUENCY				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
FA	55,749	99.94%	2,693,927,875.10	99.89%
Balloon	32	0.06%	3,077,358.84	0.11%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

INTEREST RATE TYPE				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Floating	46,864	84.01%	2,161,540,023.12	80.15%
Fixed Converting to Floating	8,805	15.78%	532,248,156.87	19.73%
Fixed to Maturity	112	0.20%	3,217,053.95	0.12%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

Fixed rate assets **19.85%**  
WAL of assets **7.96**

INDEX TYPE (FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	12,297	26.24%	392,193,323.25	18.14%
Euribor 1 Month	4,791	10.22%	268,417,041.58	12.42%
Euribor 3 Months	17,224	36.75%	847,389,451.33	39.20%
Eurobank OEK's Rate	110	0.23%	1,579,882.09	0.07%
Originator Rate	6,774	14.45%	110,352,000.32	5.11%
Saron 1M ISDA (CHF)	3,068	6.55%	308,800,136.02	14.29%
Saron 3M ISDA (CHF)	1,687	3.60%	200,854,857.18	9.29%
ESTR 1M ISDA (EUR)	60	0.13%	978,985.99	0.05%
Cap Euribor 1 Month	31	0.07%	1,404,230.60	0.06%
Cap Euribor 3 Months	787	1.68%	28,702,853.17	1.33%
Cap Saron ISDA (CHF) 1M	2	0.00%	350,484.65	0.02%
Other	33	0.07%	516,776.93	0.02%
<b>Grand Total</b>	<b>46,864</b>	<b>100.00%</b>	<b>2,161,540,023.12</b>	<b>100.00%</b>

INDEX TYPE (FIXED CONVERTING TO FLOATING)				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
ECB Tracker	37	0.42%	1,257,978.19	0.24%
Euribor 1 Month	87	0.99%	5,677,484.19	1.07%
Euribor 3 Months	8,675	98.52%	525,227,503.57	98.68%
Originator Rate	6	0.07%	85,190.92	0.02%
<b>Grand Total</b>	<b>8,805</b>	<b>100.00%</b>	<b>532,248,156.87</b>	<b>100.00%</b>

FIXED CONVERTING TO FLOATING - END OF FIXED RATE PER.				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
1 Jan 2024 - 31 Dec 2025	58	0.66%	2,794,379.39	0.53%
1 Jan 2026 - 31 Dec 2030	2,677	30.40%	142,372,790.03	26.75%
1 Jan 2031 - 31 Dec 2035	2,259	25.66%	137,562,826.32	25.85%
1 Jan 2036 - 31 Dec 2040	1,459	16.57%	85,154,364.48	16.00%
1 Jan 2041 +	2,352	26.71%	164,363,796.65	30.88%
<b>Grand Total</b>	<b>8,805</b>	<b>100.00%</b>	<b>532,248,156.87</b>	<b>100.00%</b>

SUBSIDISED VS. NON-SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	55,781	100.00%	2,697,005,233.93	100.00%
Y	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

SUBSIDISED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Greek Government	0	0.00%	0.00	0.00%
OEK Subsidy	0	0.00%	0.00	0.00%
<b>Grand Total</b>	<b>0</b>	<b>0.00%</b>	<b>0.00</b>	<b>0.00%</b>

COMBINED LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	47,053	84.35%	2,402,948,397.31	89.10%
Y	8,728	15.65%	294,056,836.62	10.90%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

Preferential Rate Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	54,574	97.84%	2,627,611,719.79	97.43%
Y	1,207	2.16%	69,393,514.14	2.57%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

STAFF LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	53,706	96.28%	2,556,943,203.92	94.81%
S	2,075	3.72%	140,062,030.02	5.19%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

ADD-ON LOANS				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
N	50,076	89.77%	2,518,913,979.28	93.40%
Y	5,705	10.23%	178,091,254.65	6.60%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

OCCUPANCY TYPES				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Owner occupied	53,109	95.21%	2,573,166,529.85	95.41%
Second home/Holiday houses	2,496	4.47%	115,854,032.95	4.30%
Buy-to-let/Non-Owner occupied	77	0.14%	3,452,845.77	0.13%
Other	99	0.18%	4,531,825.37	0.17%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>

Top 15 Profession Euro				
	Num of Loans	% of loans	Principal Euro Equiv.	% of Principal Euro Equiv.
Other Professions	13,835	24.80%	758,199,697.71	28.11%
Other Private Employees	9,563	17.14%	502,962,039.93	18.65%
Pensioner	10,200	18.29%	340,891,875.72	12.64%
Civil Servant	5,644	10.12%	228,844,634.74	8.49%
Other Self employed	3,133	5.62%	212,573,350.23	7.88%
Unemployed	3,268	5.86%	144,489,796.08	5.36%
Bank employee	1,675	3.00%	114,611,221.39	4.25%
Civil Servant - Policeman	1,634	2.93%	75,775,287.88	2.81%
Salesman	1,266	2.27%	57,082,852.97	2.12%
Teacher	1,434	2.57%	53,726,060.18	1.99%
Military Personnel	1,118	2.00%	53,184,535.02	1.97%
Housewife	964	1.73%	44,353,901.06	1.64%
Lawyers - Juurists	527	0.94%	39,455,651.24	1.46%
Independent means	518	0.93%	36,570,212.90	1.36%
Civil Servant - Primary School Teachers	1,002	1.80%	34,284,116.88	1.27%
<b>Grand Total</b>	<b>55,781</b>	<b>100.00%</b>	<b>2,697,005,233.93</b>	<b>100.00%</b>